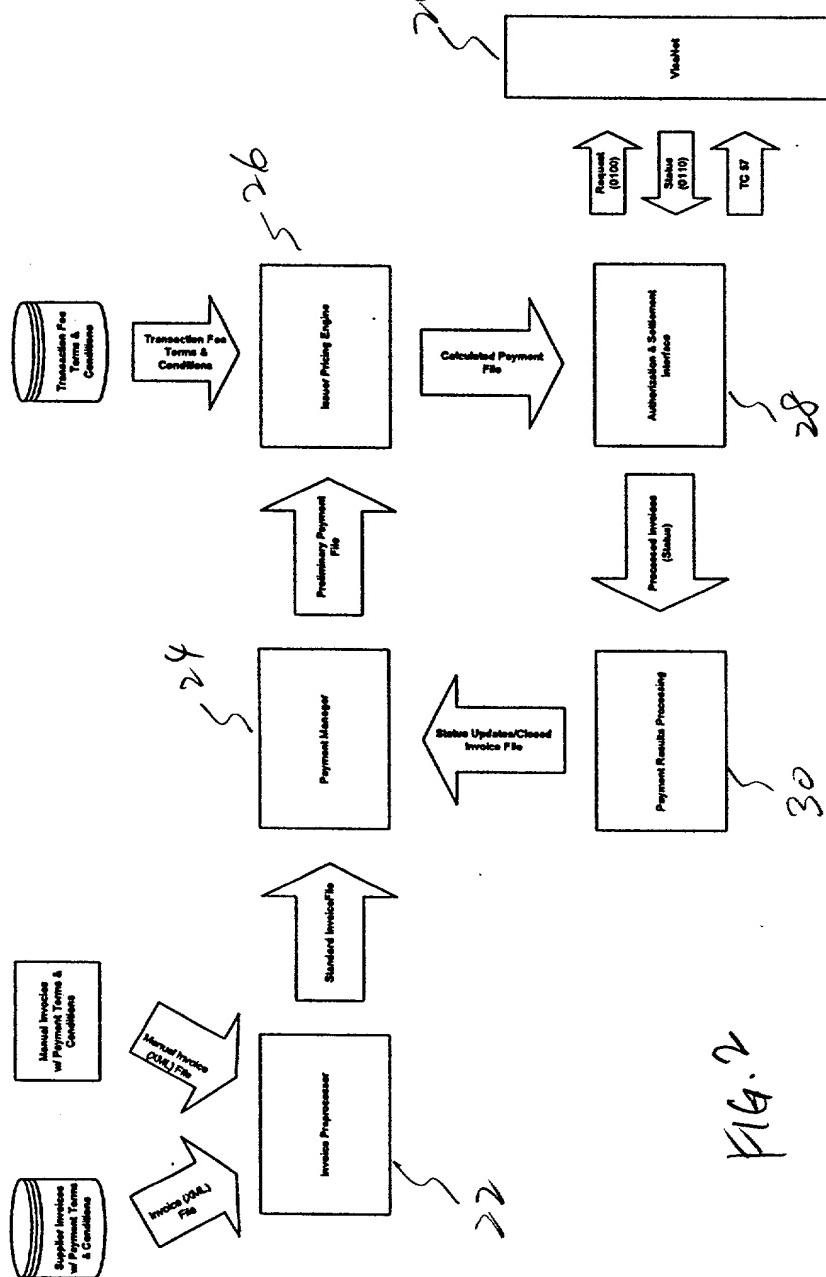


Fig. 1



F16.3

	Transaction Fee Term #1	Transaction Fee Term #2	Transaction Fee Term #3
Issuer ID	1234	5678	9012
Buyer ID	95	18	----
Hamilton account (or alias)	121212	-----	-----
Supplier ID	22	22	-----

Net Amount Calculation

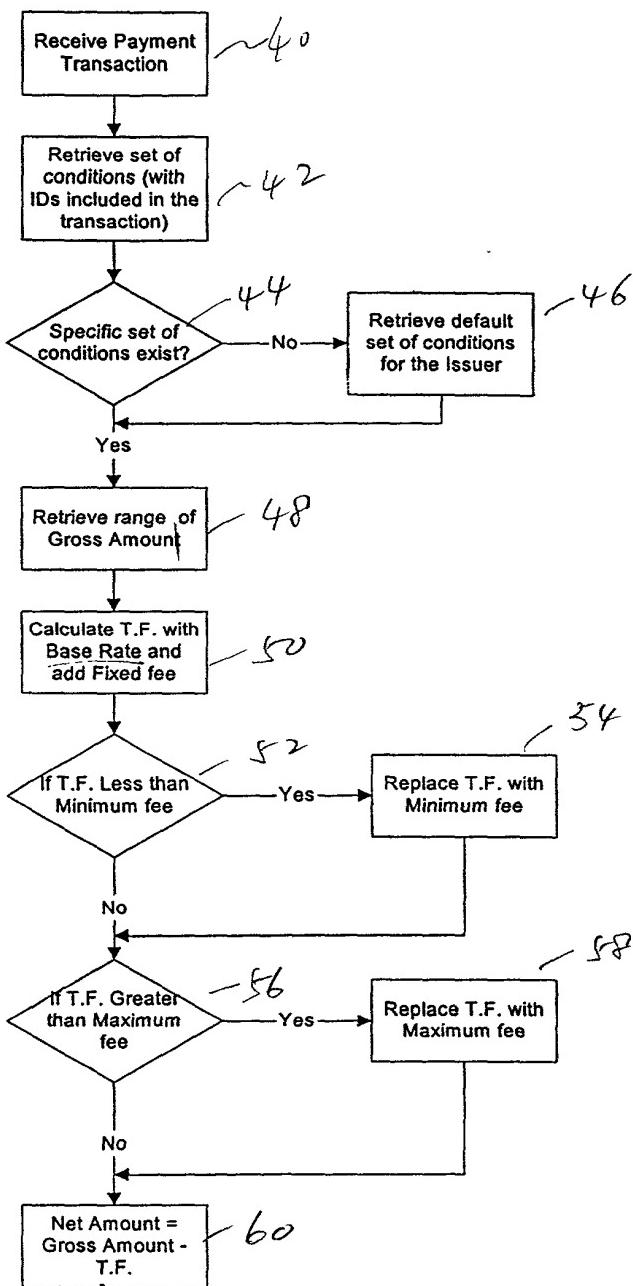


FIG. 4

T.F. = Transaction Fee